

Table II.A.2.d(1996) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	21.5%	9.3%	11.9%	15.8%	28.2%	49.9%	10.6%	39.3%
New England:								
Maine	19.1%	4.2% *	2.7% *	12.6% *	32.6%	69.0%	4.6% *	50.9%
Massachusetts	26.6%	13.3%	12.5% *	24.0%	45.6%	60.6%	15.0%	49.0%
Connecticut	22.4%	4.8% *	12.9% *	23.1%	14.0% *	64.3%	8.0%	46.5%
Middle Atlantic:								
New York	26.4%	14.9%	20.1%	27.6%	47.3%	54.3%	16.5%	49.2%
New Jersey	20.0%	7.8% *	8.3% *	18.4% *	41.9%	46.6%	8.5%	42.4%
Pennsylvania	23.7%	13.1%	11.2%	23.5% *	40.2%	46.1%	13.8%	41.7%
East North Central:								
Ohio	21.6%	4.2% *	13.2%	13.2% *	14.2% *	64.3%	8.2%	43.1%
Indiana	18.1%	13.8%	5.8% *	8.6% *	25.5%	33.2%	12.0%	25.7%
Illinois	23.8%	13.3% *	17.5% *	13.6%	45.3%	49.4%	14.5%	42.0%
Michigan	17.9%	4.8% *	14.7% *	18.7% *	35.7%	40.8%	9.1%	35.8%
Wisconsin	10.3%	4.4% *	8.0% *	4.8% *	16.8%	29.4% *	4.7%	21.5%
West North Central:								
Minnesota	12.4%	6.7% *	3.1% *	4.2% *	19.1% *	38.8%	5.4% *	28.5%
Iowa	16.4%	10.7% *	7.3% *	15.2% *	8.4% *	42.6%	10.6%	28.3%
Missouri	22.4%	6.2% *	10.5% *	24.2%	30.0% *	51.2%	10.8%	39.6%
Nebraska	19.7%	12.9% *	13.1% *	9.6% *	7.3% *	54.9%	12.8%	32.4%
Kansas	14.4%	6.0% *	11.1% *	2.5% *	25.1% *	39.6%	7.1%	28.4%
South Atlantic:								
Maryland	22.7%	6.7% *	13.2% *	29.7%	26.4% *	52.6%	10.1%	44.1%
Virginia	21.7%	5.2% *	4.5% *	16.6% *	18.1% *	52.4%	6.3%	41.0%
West Virginia	14.9% *	4.4% *	5.3% *	8.4% *	9.1% *	36.5%	4.1% *	27.4%
North Carolina	18.0%	3.8% *	19.2% *	2.2% *	4.2% *	61.0%	7.9%	33.5%
South Carolina	21.1%	11.1% *	0.0%	1.0% *	16.7% *	49.5%	6.8% *	36.9%
Georgia	18.3%	0.0%	6.4% *	13.2% *	25.8%	46.7%	2.5% *	38.4%
Florida	23.2%	7.2%	13.4% *	17.5% *	33.4%	51.2%	9.4%	42.9%
East South Central:								
Kentucky	17.5%	9.6%	9.2% *	4.9% *	13.9% *	41.0%	9.3%	27.2%
Tennessee	26.7%	7.5% *	3.3% *	18.6% *	19.2% *	59.8%	6.5% *	45.8%
Alabama	12.4%	4.4% *	5.1% *	4.4% *	14.6% *	33.3%	4.5% *	24.2%
Mississippi	11.4%	6.9% *	3.4% *	0.0%	2.4% *	28.7%	4.9% *	18.3%
West South Central:								
Arkansas	16.5%	8.5% *	4.8% *	1.8% *	9.8% *	49.1%	6.4% *	32.3%
Louisiana	20.1%	4.9% *	8.9% *	10.0% *	1.1% *	53.5%	5.3% *	35.8%
Oklahoma	24.5%	7.2% *	12.5% *	7.7% *	3.9% *	66.0%	8.3%	44.0%
Texas	21.8%	10.7% *	8.2% *	8.8% *	16.6%	47.4%	9.1%	35.2%
Mountain:								
Colorado	18.1%	8.1%	3.2% *	16.0% *	27.4% *	47.5%	8.0%	38.6%
New Mexico	16.8%	9.0% *	3.6% *	8.7% *	25.9% *	37.1%	8.2% *	30.3%
Arizona	26.1%	4.7% *	19.6% *	16.2% *	24.9% *	55.5%	11.0% *	45.3%
Utah	20.7%	8.8% *	12.1% *	14.9% *	25.4% *	51.0%	10.5%	37.7%
Nevada	16.3%	8.6% *	12.2% *	17.4% *	19.3% *	28.5%	10.4%	25.2%
Pacific:								
Washington	19.9%	8.1% *	8.0% *	9.6% *	38.8%	54.9%	8.4%	42.0%
Oregon	18.2%	5.8% *	7.0% *	17.1%	49.1%	39.8%	6.5%	39.2%
California	28.4%	16.6%	19.7%	24.6%	42.0%	52.3%	18.5%	44.7%
Hawaii	28.4%	13.7%	20.7% *	40.0%	62.5%	65.8%	16.6%	62.9%
States not shown separately	18.1%	8.0%	6.0% *	16.4%	24.6%	52.6%	7.3%	39.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

Table II.A.2.d(1996) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and State: United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.52%	0.33%	0.74%	0.87%	1.55%	1.42%	0.32%	1.14%
New England:								
Maine	2.96%	2.17% *	2.54% *	6.84% *	9.65%	9.90%	1.68% *	6.89%
Massachusetts	2.18%	3.08%	7.02% *	6.77%	6.50%	6.64%	3.22%	4.53%
Connecticut	2.77%	2.12% *	4.36% *	3.96%	8.07% *	7.86%	2.29%	5.93%
Middle Atlantic:								
New York	2.04%	2.49%	4.06%	5.25%	5.56%	4.60%	2.61%	2.68%
New Jersey	3.31%	2.41% *	3.46% *	10.62% *	9.80%	12.14%	2.03%	7.54%
Pennsylvania	2.25%	2.84%	2.91%	9.41% *	4.96%	8.97%	2.16%	4.52%
East North Central:								
Ohio	3.55%	2.06% *	3.15%	4.64% *	10.22% *	8.23%	1.94%	6.07%
Indiana	2.59%	3.45%	2.86% *	4.17% *	7.17%	6.94%	2.52%	3.89%
Illinois	2.30%	4.16% *	5.32% *	4.07%	8.39%	5.06%	3.12%	2.36%
Michigan	2.54%	2.04% *	6.36% *	7.53% *	8.37%	7.71%	2.27%	5.96%
Wisconsin	2.26%	2.99% *	6.16% *	3.20% *	4.57%	9.93% *	1.27%	5.05%
West North Central:								
Minnesota	1.38%	3.49% *	1.46% *	2.66% *	10.14% *	10.78%	2.04% *	5.55%
Iowa	3.62%	4.29% *	2.57% *	5.67% *	3.41% *	8.52%	2.87%	5.72%
Missouri	3.08%	2.69% *	4.28% *	5.62%	11.30% *	10.97%	1.82%	6.47%
Nebraska	3.52%	5.16% *	4.43% *	3.11% *	3.44% *	9.58%	2.77%	6.89%
Kansas	2.51%	1.89% *	4.33% *	1.39% *	7.71% *	8.03%	1.34%	4.94%
South Atlantic:								
Maryland	2.75%	3.14% *	8.49% *	8.07%	8.33% *	8.42%	2.07%	6.28%
Virginia	2.96%	2.77% *	2.31% *	5.36% *	5.73% *	6.51%	1.87%	4.69%
West Virginia	4.64% *	2.05% *	2.26% *	5.13% *	10.06% *	8.67%	1.61% *	6.90%
North Carolina	2.11%	1.38% *	6.01% *	1.65% *	3.02% *	6.54%	2.07%	4.49%
South Carolina	2.88%	4.70% *	0.00%	1.83% *	5.38% *	7.76%	2.04% *	6.24%
Georgia	3.75%	0.00%	3.71% *	4.75% *	6.78%	8.39%	1.42% *	6.93%
Florida	2.79%	1.83%	10.66% *	7.62% *	6.58%	7.06%	1.85%	5.00%
East South Central:								
Kentucky	1.90%	2.80%	3.51% *	3.72% *	4.62% *	7.51%	1.72%	3.37%
Tennessee	3.24%	6.38% *	5.54% *	6.44% *	9.39% *	8.30%	3.10% *	5.20%
Alabama	2.19%	2.00% *	4.01% *	1.69% *	4.01%	7.79%	1.84% *	4.21%
Mississippi	2.66%	2.82% *	2.27% *	0.00%	1.79% *	5.92%	2.14% *	4.53%
West South Central:								
Arkansas	2.91%	4.93% *	3.50% *	0.69% *	6.63% *	8.34%	3.20% *	4.81%
Louisiana	4.13%	2.95% *	5.77% *	3.48% *	1.04% *	10.50%	2.00% *	7.50%
Oklahoma	2.78%	3.52% *	4.60% *	7.23% *	1.95% *	7.22%	2.40%	5.23%
Texas	3.78%	4.13% *	3.46% *	3.97% *	4.32%	6.74%	2.08%	5.38%
Mountain:								
Colorado	2.79%	2.15%	2.29% *	6.38% *	13.64% *	10.64%	1.95%	6.95%
New Mexico	3.86%	3.36% *	2.57% *	10.16% *	8.00% *	10.40%	2.56% *	6.20%
Arizona	3.96%	2.89% *	10.91% *	6.75% *	8.59% *	7.40%	3.40% *	6.02%
Utah	2.55%	2.85% *	4.38% *	4.66% *	7.74% *	9.87%	2.61%	7.53%
Nevada	2.99%	3.06% *	4.69% *	7.32% *	10.42% *	6.53%	1.81%	4.97%
Pacific:								
Washington	2.80%	2.64% *	3.24% *	3.16% *	9.37%	12.41%	1.99%	7.17%
Oregon	2.40%	1.85% *	4.81% *	4.48%	8.87%	11.66%	1.06%	6.21%
California	1.59%	2.89%	3.55%	3.67%	5.25%	4.44%	2.11%	3.34%
Hawaii	2.89%	2.88%	7.42% *	7.34%	5.91%	7.04%	3.07%	4.41%
States not shown separately	1.65%	2.34%	2.73% *	3.69%	6.69%	8.49%	1.62%	3.53%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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